



***Regional Director's Actions Taken
Under Insurance Report of Activity***

**For More Information Contact the
Appropriate Regional Director or the Office
of Public and Congressional Affairs
(703) 518-6330**

SEPTEMBER 2004

Office of Examination and Insurance

INSURANCE REPORT OF ACTIVITY - SUMMARY

9/1/2004 THRU 9/30/2004

SINGLE COMMON BOND EXPANSION					
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	2	0	0	1	2,749
2	0	0	0	0	0
3	0	0	0	0	0
4	0	0	0	0	0
5	9	0	0	3	161,355
Total	11	0	0	4	164,104
%	100.0%	0.0%	0.0%		

MULTIPLE COMMON BOND EXPANSION					
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	99	0	5	41	13,901
2	202	1	25	74	25,202
3	228	2	8	74	23,094
4	88	0	2	44	9,364
5	133	0	2	41	34,386
Total	750	3	42	274	105,947
%	94.3%	0.4%	5.3%		

COMMUNITY EXPANSION					
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	1	0	0	1	937,037
2	0	0	0	0	0
3	0	0	1	0	0
4	1	0	1	1	28,031
5	0	0	0	0	0
Total	2	0	2	2	965,068
%	50.0%	0.0%	50.0%		

COMMUNITY CONVERSION					
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	1	0	2	1	229,085
2	3	0	4	3	3,374,844
3	0	0	5	0	0
4	0	0	0	0	0
5	1	0	0	1	100,316
Total	5	0	11	5	3,704,245
%	31.3%	0.0%	68.8%		

LOW INCOME COMMUNITY EXPANSION					
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	0	0	0	0	0
2	0	0	0	0	0
3	0	0	0	0	0
4	0	0	0	0	0
5	0	0	0	0	0
Total	0	0	0	0	0
%	0.0%	0.0%	0.0%		

UNDERSERVED AREA					
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	27	0	4	5	711,756
2	0	0	2	0	0
3	6	0	3	5	404,849
4	9	0	4	8	1,177,963
5	4	2	2	2	828,389
Total	46	2	15	20	3,122,957
%	73.0%	3.2%	23.8%		

INSURANCE REPORT OF ACTIVITY - SUMMARY

9/1/2004 THRU 9/30/2004

Charter Conversions				
Region	FISCU to FCU		FCU to FISCU	
	Number	Assets	Number	Assets (millions)
1	0	0	0	0
2	0	0	0	0
3	0	0	0	0
4	0	0	0	0
5	1	6,520,998	0	0
Total	1	6,520,998	0	0

Insurance Applications				
Region	NICU to FCU	NICU to FISCU	Non CU to FCU	Non CU to FISCU
	Number	Number	Number	Number
1	0	0	0	0
2	0	0	0	0
3	0	0	0	0
4	0	0	0	0
5	0	0	0	0
Total	0	0	0	0

Insurance Conversion								
Region	FCU to NICU		FCU to Non CU		FISCU to NICU		FISCU to Non CU	
	Number	Assets	Number	Assets	Number	Assets	Number	Assets
1	0	0	0	0	0	0	0	0
2	0	0	0	0	0	0	0	0
3	0	0	0	0	0	0	0	0
4	0	0	0	0	0	0	0	0
5	0	0	0	0	0	0	0	0
Total	0	0	0	0	0	0	0	0

INSURANCE REPORT OF ACTIVITY - SUMMARY

9/1/2004 THRU 9/30/2004

CHARTER APPLICATIONS						
Region	FCU Charters			FISCU Charters		
	Number Denied	Number Approved	Potential Members	Number Denied	Number Approved	Potential Members
1	0	0	0	0	0	0
2	0	0	0	0	0	0
3	0	0	0	0	0	0
4	0	0	0	0	0	0
5	0	0	0	0	0	0
Total	0	0	0	0	0	0

MERGERS							
Region	Number Approved	Continuing		Merging		Assets of Merging	
		FCU	SCU	FCU	SCU	FCU	SCU
1	7	4	3	4	3	56,191,681	83,048,775
2	2	2	0	2	0	2,796,937	0
3	5	2	3	3	2	6,625,455	367,003
4	12	6	6	6	6	7,885,348	55,207,315
5	4	3	1	3	1	18,780,331	16,870,299
Total	30	17	13	18	12	92,279,752	155,493,392

INSURANCE REPORT OF ACTIVITY - SUMMARY

9/1/2004 THRU 9/30/2004

HOUSEKEEPING				
Region	Number Approved	Number Denied	Number Deferred	Number of FCUs
1	3	0	0	3
2	7	0	0	4
3	19	0	0	13
4	9	0	0	7
5	51	0	0	7
Total	89	0	0	34

TIP				
Region	Number Approved	Number Denied	Number Deferred	Number of FCUs
1	0	0	0	0
2	0	0	1	0
3	0	0	0	0
4	0	0	0	0
5	1	0	0	1
Total	1	0	1	1

INSURANCE REPORT OF ACTIVITY - DETAIL

Thursday, September 30, 2004

FIELD OF MEMBERSHIP EXPANSIONS

Charter No.	Region	Name and Location	Type of Group	Assets	Number of Members (5300)	Potential Membership Increase
Single Common Bond Expansion						

INSURANCE REPORT OF ACTIVITY - DETAIL

Thursday, September 30, 2004

14650	5	PARISHIONERS TORRANCE, CA	Associational	\$37,649,229.00	55,000	161,000
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FIELD OF MEMBERSHIP: Employees and members of the following parishes of the San Pedro Pastoral Region of the Archdiocese of Los Angeles:

Beatitudes of Our Lord Catholic Church, La Mirada, CA
 Holy Angels Church of the Deaf, Vernon, CA
 Holy Family Catholic Church, Artesia, CA
 Holy Family Catholic Church, Wilmington, CA
 Holy Innocents Catholic Church, Long Beach, CA
 Maria Regina Catholic Church, Gardena, CA
 Mary Star of the Sea Catholic Church, San Pedro, CA
 Our Lady of Perpetual Help Catholic Church, Downey, CA
 Our Lady of Perpetual Help Catholic Church, Los Nietos, CA
 Our Lady of Refuge Catholic Church, Long Beach, CA
 Our Lady of the Rosary Catholic Church, Paramount, CA
 Our Lady of Victory Catholic Church, Compton, CA
 Sagrado Corazon Catholic Church, Compton, CA
 Sagrado Corazon y Santa Maria Guadalupe Catholic Church, Cudahy, CA
 San Miguel Catholic Church, Los Angeles, CA
 St. Aloysius Gonzaga Catholic Church, Los Angeles, CA
 St. Andrew (Russian-Greek) Church, El Segundo, CA
 St. Anthony Catholic Church, Long Beach, CA
 St. Anthony Catholic Church, El Segundo, CA
 St. Anthony of Padua Catholic Church, Gardena, CA
 St. Athanasius Catholic Church, Long Beach, CA
 St. Barnabus Catholic Church, Long Beach, CA
 St. Bartholomew Catholic Church, Long Beach, CA
 St. Bernard Catholic Church, Bellflower, CA
 St. Bruno Catholic Church, Whittier, CA
 St. Catherine of Alexandria Catholic Church, Avalon, CA
 St. Cornelius Catholic Church, Long Beach, CA
 St. Cyprian Catholic Church, Long Beach, CA
 St. Dominic Savio Catholic Church, Bellflower, CA

INSURANCE REPORT OF ACTIVITY - DETAIL

Thursday, September 30, 2004

St. Emydius Catholic Church, Lynwood, CA
St. Francis Xavier Catholic Church, Pico Rivera, CA
St. Gertrude Catholic Church, Bell Garden, CA
St. Gregory the Great Catholic Church, Whittier, CA
St. Helen Catholic Church, South Gate, CA
St. Hilary Catholic Church, Pico Rivera, CA
St. John of God Catholic Church, Norwalk, CA
St. Joseph Catholic Church, Hawthorne, CA
St. Joseph Catholic Church, Long Beach, CA
St. Linus Catholic Church, Norwalk, CA
St. Maria Goretti Catholic Church, Long Beach, CA
St. Mariana de Paredes Catholic Church, Pico Rivera, CA
St. Martha Catholic Church, Huntington Park, CA
St. Mary of the Assumption Catholic Church, Whittier, CA
St. Matthew Catholic Church, Long Beach, CA
St. Matthias Catholic Church, Huntington Park, CA
St. Pancratius Catholic Church, Lakewood, CA
St. Paul Melkite Greek Mission, El Segundo, CA
St. Paul of the Cross Catholic Church, La Mirada, CA
St. Peter Catholic Church, San Pedro, CA
St. Peter Chanel Catholic Church, Hawaiian Gardens, CA
St. Philip Neri Catholic Church, Lynwood, CA
St. Pius X Catholic Church, Santa Fe Springs, CA
St. Raymond Catholic Church, Downey, CA
St. Rose of Lima Catholic Church, Maywood, CA

Multiple Common Bond Expansion

INSURANCE REPORT OF ACTIVITY - DETAIL

Thursday, September 30, 2004

857	2	AFFINITY BASKING RIDGE, NJ	Associational	\$1,277,375,488.00	165,000	6,020
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FIELD OF MEMBERSHIP: Employees and members of SEIU 1199 NJ in Iselin, NJ, who qualify for membership in accordance with its charter and bylaws in effect as of September 2004

24026	3	INDUSTRIAL LAFAYETTE, IN	Associational	\$117,437,687.00	33,000	3,625
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FIELD OF MEMBERSHIP: Members of the Warren County Rural Electric Corporation (Cooperative) who qualify for membership in accordance with its charter and bylaws in effect April 4, 1997.

11548	5	COLUMBINE CENTENNIAL, CO	Associational	\$34,295,576.00	9,000	20,000
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FIELD OF MEMBERSHIP: Voting members of the Consumers United Association in Arvada, CO, who qualify for membership in accordance with its bylaws in effect on December 20, 2002.

Community Expansion

2885	1	FIRST COMMUNITY PARCHMENT, MI	Community	\$255,166,858.00	228,706	937,037
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in and businesses and other legal entities located in Allegan County, Michigan; Barry County, Michigan; Berrien County, Michigan; Branch County, Michigan; Calhoun County, Michigan; Cass County, Michigan; Kalamazoo County, Michigan; St. Joseph County, Michigan; or Van Buren County, Michigan;

17540	4	SECURITY ONE ARLINGTON, TX	Community	\$50,240,372.00	332,969	28,031
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FIELD OF MEMBERSHIP: persons who live, work, worship or attend school in, and businesses and other legal entities located in Mansfield, Texas

INSURANCE REPORT OF ACTIVITY - DETAIL

Thursday, September 30, 2004

Community Conversion

10684	1	HAMBURG CENTRAL HAMBURG, NY	Community	\$24,893,509.00	8,000	229,085
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FIELD OF MEMBERSHIP: 1. Persons who live, work, worship, or attend school in and businesses and other legal entities located in the following municipalities within Erie County, New York:

Town of West Seneca; Town of Elma; Town of Marilla; Town of Hamburg; Town of Orchard Park; Town of Aurora; Town of Wales; Town of Evans; Town of Eden; Town of Boston; Town of Colden; Town of Holland; Town of Brant; Town of North Collins; Town of Collins; Town of Concord; or Town of Sardinia;

13028	2	167TH TFR MARTINSBURG, WV	Community	\$34,386,084.00	15,477	133,038
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FIELD OF MEMBERSHIP: Persons who live, work (or regularly conduct business), worship, or attend school in, and businesses and other legal entities located in Berkely, Jefferson, or Morgan counties, West Virginia.

2625	2	PENNSYLVANIA CENTRAL HARRISBURG, PA	Community	\$54,853,829.00	25,000	585,799
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Cumberland, Dauphin, and Lebanon Counties, Pennsylvania.

9007	2	CLEARVIEW MOON TOWNSHIP, PA	Community	\$607,362,654.00	84,092	2,656,007
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or go to school in, and businesses and other legal entities in Allegheny, Armstrong, Beaver, Butler, Fayette, Greene, Indiana, Lawrence, Washington, and Westmoreland counties in Pennsylvania.

INSURANCE REPORT OF ACTIVITY - DETAIL

Thursday, September 30, 2004

3945	5	BURBANK COMMUNITY BURBANK, CA	Community	\$99,107,250.00	30,000	100,316
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FIELD OF MEMBERSHIP: Persons who live, work, worship, attend school, and businesses and other legal entities in Burbank, California.

Underserved

23521	1	DIGITAL MARLBOROUGH , MA	Underserved area	\$2,462,240,701.00	300,000	4,220
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in the City of Cumming, Georgia, a local community which meets the underserved area definition of §109(c)(2) of the Federal Credit Union Act;

8116	1	TEACHERS FARMINGVILLE, NY	Underserved area	\$1,930,676,139.00	400,000	4,303
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in and businesses and other legal entities located in the portion of the Town of Huntington that falls within the following boundaries:

Starting at the intersection of the Southern State Parkway and Deer Park Avenue, continuing north on Deer Park Avenue to Commack Road, continuing north on Commack Road to Carll's Straight Path, continuing northwest on Carll's Straight Path to Bay Shore Road, continuing southeast on Bay Shore Road to Sampawams Creek, continuing south along Sampawams Creek to the Southern State Parkway, continuing west on the Southern State Parkway to Deer Park Avenue,

a community which meets the underserved area definition of §109©(2) of the Federal Credit Union Act;

INSURANCE REPORT OF ACTIVITY - DETAIL

Thursday, September 30, 2004

8658	1	CAPITAL COMMUNICATIONS	Underserved area	\$381,846,683.00	100,000	5,019
ALBANY, NY						

FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school, and businesses and other legal entities located in the City of Mechanicville, New York, a community which meets the underserved area definition of §109(c)(2) of the Federal Credit Union Act;

8116	1	TEACHERS	Underserved area	\$1,930,676,139.00	400,000	5,612
FARMINGVILLE, NY						

FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in and businesses and other legal entities located in the portion of the Town of Brookhaven that falls within the following boundaries:

starting at the intersection of Route 25A and Woodville Landing Road, then north on Woodville Landing Road to the shoreline of Long Island Sound, west along the shoreline to Wood Hull Landing Road, south on Wood Hull Landing Road to New York Avenue, south on New York Avenue to Ferndale Avenue, south on Ferndale Avenue to North Country Road, southeast on North Country Road to Van Buren Avenue, north on Van Buren Avenue to New York Avenue, northeast on New York Avenue to Lower Rocky Point Road, east on Lower Rocky Point Road to North Rocky Point Landing Road, southeast on North Rocky Point Landing Road to Hallock Landing Road, south on Hallock Landing Road to Route 25A, east on Route 25A to Woodville Landing Road,

a community which meets the underserved area definition of §109©(2) of the Federal Credit Union Act;

INSURANCE REPORT OF ACTIVITY - DETAIL

Thursday, September 30, 2004

8116	1	TEACHERS	Underserved area	\$1,930,676,139.00	400,000	7,234
FARMINGVILLE, NY						

FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in and businesses and other legal entities located in the portion of the Town of Brookhaven, New York that falls within the following boundaries:

Starting at the intersection of Route 25A (North Country Road) and Nicolls Road, proceeding southeast on Nicolls Road to Daniel Webster drive, proceeding southeast on Daniel Webster Drive to University drive, proceeding southwest on University Drive to Jackson Drive, proceeding east on Jackson Drive to Pond Path, proceeding south on Pond Path to Hills Lane, proceeding west on Hills Lane to Nicolls Road, proceeding south on Nicolls Road to Hastings Drive, proceeding southwest on Hastings Drive to Hargrove Drive, proceeding south on Hargrove Drive to Oxhead Road, proceeding west on Oxhead road to stony brook road, proceeding north on Stony Brook Road to Mills road, proceeding northeast on Mills road to Aspen lane, proceeding northwest on Aspen Lane to Acorn Lane, proceeding southwest on Acorn Lane to Catalpa Lane, proceeding northwest on Catalpa Lane to Nadworny Lane, proceeding southwest on Nadworny Lane to Stony Brook Road, proceeding northwest on Stony Brook Road to the intersection of Route 25 A and Nicolls Road,

a community which meets the underserved area definition of §109©(2) of the Federal Credit Union Act;

8116	1	TEACHERS	Underserved area	\$1,930,676,139.00	400,000	7,520
FARMINGVILLE, NY						

FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in and businesses and other legal entities located in the portion of the Town of Islip that falls within the following boundaries:

Starting at the intersection of School House Road and Lake Shore Road, then south on Lake Shore Road which becomes Pond Road at Church Avenue, south on Pond Road to the Long Island Railroad tracks, east along the Long Island Railroad tracks to Hawkins Avenue, north on Hawkins Avenue to Portion Road, east on Portion Road to Holbrook Road, north on Holbrook Road to Holbrook Avenue, northwest on Holbrook Avenue to Smith Road, west on Smith Road which becomes School House Road at Hawkins, continuing west on School House Road to Lake Shore Road,

a community which meets the underserved area definition of §109©(2) of the Federal Credit Union Act;

INSURANCE REPORT OF ACTIVITY - DETAIL

Thursday, September 30, 2004

8116	1	TEACHERS	Underserved area	\$1,930,676,139.00	400,000	7,691
FARMINGVILLE, NY						

FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in and businesses and other legal entities located in the portion of the Town of Huntington, New York that falls within the following boundaries:

Starting at the intersection of Park Avenue and East Pulaski Road, then northwest on Park Avenue to Crooked Hill Road, southwest on Crooked Hill Road to Woodhull Road, south on Woodhull Road to New York Avenue, southeast on New York Avenue to East 13th Street, east on East 13th Street to Depot Road, southeast on Depot Road to Maplewood Road, north on Maplewood Road to Lenox Road, northwest on Lenox Road to East Pulaski Road, north on East Pulaski Road to Park Avenue,

a community which meets the underserved area definition of §109(c)(2) of the Federal Credit Union Act;

8658	1	CAPITAL COMMUNICATIONS	Underserved area	\$381,846,683.00	100,000	7,761
ALBANY, NY						

FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school, and businesses and other legal entities located in the City of Rensselaer, New York, a community which meets the underserved area definition of §109(c)(2) of the Federal Credit Union Act;

23521	1	DIGITAL	Underserved area	\$2,462,240,701.00	300,000	8,410
MARLBOROUGH, MA						

FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in the City of Norcross, Georgia, a local community which meets the underserved area definition of §109(c)(2) of the Federal Credit Union Act;

8658	1	CAPITAL COMMUNICATIONS	Underserved area	\$381,846,683.00	100,000	10,207
ALBANY, NY						

FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school, and businesses and other legal entities located in the City of Watervliet, New York, a community which meets the underserved area definition of §109(c)(2) of the Federal Credit Union Act;

INSURANCE REPORT OF ACTIVITY - DETAIL

Thursday, September 30, 2004

17414	1	BERKSHIRE	Underserved area	\$12,562,062.00	5,000	12,040
		PITTSFIELD, MA				

FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in the following portion of Pittsfield, Massachusetts:

Beginning at the intersection of Valentine Road and Vin Herber Boulevard, proceeding east on Vin Herbert Boulevard to Onota Street, proceeding south on Onota Street to Campbell Street, proceeding east on Campbell Street to Wahconah Street, proceeding southeast on Wahconah Street to Charles Street, proceeding east on Charles Street to North Street, proceeding north on North Street to Springside Avenue, proceeding east on Springside Avenue to Benedict Road, proceeding south on Benedict Road to Tyler Street, proceeding east on Tyler Street to New York Avenue, proceeding northwest on New York Avenue to Connecticut Avenue, proceeding northeast on Connecticut Avenue to Virginia Avenue, proceeding southeast on Virginia Avenue to California Avenue, proceeding northeast on California Avenue to Plastics Avenue, proceeding northwest on Plastics Avenue to Dalton Avenue, proceeding east on Dalton Avenue to the Rail Road Tracks, proceeding south on the Rail Road Tracks to Merrill Road, proceeding southwest on Merrill Road to East Street, proceeding east on East Street to Newell Street, proceeding south on Newell Street to the Housatonic River Pond, proceeding west on the Housatonic River Pond to the point geographically south of the intersection of Silver Lake Boulevard and East Street, proceeding geographically north to East Street, proceeding southwest on East Street to Bartlett Avenue, proceeding south on Bartlett Avenue to Taconic Street, proceeding west on Taconic Street, Taconic Street becomes Reed Street, proceeding west on Reed Street to Elizabeth Street, proceeding northwest on Elizabeth Street to West Housatonic Street, proceeding southwest on West Housatonic Street to South Merriam Street, proceeding north on South Merriam Street, South Merriam Street becomes Merriam Street, proceeding north on Merriam Street to West Street, proceeding west on West Street to Albro Street, proceeding north on Albro Street to Columbus Avenue, proceeding east on Columbus Avenue to Onota Street, proceeding north on Onota Street to West Union Street, proceeding east on West Union Street to South Atlantic Avenue, proceeding north on South Atlantic Avenue, South Atlantic Avenue becomes Atlantic Avenue, proceeding north on Atlantic Avenue to Linden Street, proceeding east on Linden Street to Terrace Avenue, proceeding north on Terrace Avenue to Walnut Street, proceeding east on Walnut Street to Onota Street, proceeding north on Onota Street to Woodbine Avenue, proceeding west on Woodbine Avenue to Garden Street, proceeding north on Garden Street to Lakeway Drive, proceeding west on Lakeway Drive to Valentine Road, proceeding north on Valentine Road to the intersection of Valentine Road and Vin Herber Boulevard,

a local community that meets the underserved area definition of §109(c)(2) of the Federal Credit Union Act;

INSURANCE REPORT OF ACTIVITY - DETAIL

Thursday, September 30, 2004

8116	1	TEACHERS	Underserved area	\$1,930,676,139.00	400,000	12,486
FARMINGVILLE, NY						

FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in and businesses and other legal entities located in the portions of the Town of Islip and the Village of Brightwaters, New York that fall within the following boundaries:

Starting at the intersection of Saxon Avenue and Sunrise Highway, west on Sunrise Highway to Richland Boulevard, south on Richland Boulevard to Howells Road, southeast on Howells Road to Clinton Avenue, south on Clinton Avenue to Union Boulevard, west on Union Boulevard to Sunset Road, south on Sunset Road which becomes West Lane at South Country Road to the shore of Great South Bay, east along the shore to Orowoc Point, north from Orowoc Point along the shore of Orowoc Creek to Montauk Highway (Main Street), west on Montauk Highway (Main Street) to Saxon Avenue, north on Saxon Avenue to Sunrise Highway,

a community which meets the underserved area definition of §109©(2) of the Federal Credit Union Act;

8658	1	CAPITAL COMMUNICATIONS	Underserved area	\$381,846,683.00	100,000	15,521
ALBANY, NY						

FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school, and businesses and other legal entities located in the City of Cohoes, New York, a community which meets the underserved area definition of §109(c)(2) of the Federal Credit Union Act;

INSURANCE REPORT OF ACTIVITY - DETAIL

Thursday, September 30, 2004

8116	1	TEACHERS	Underserved area	\$1,930,676,139.00	400,000	19,530
FARMINGVILLE, NY						

FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in and businesses and other legal entities located in the portion of the Town of Babylon that falls within the following boundaries:

Starting at the intersection of Little East Neck Road and Long Island Avenue, proceeding northeast on Long Island Avenue to N 28 Street, proceeding north on N 28 Street to the intersection of Colonial Springs Road and Nichols Road, proceeding east on Nichols Road to Straight Path, proceeding southwest on Straight Path to Long Island Avenue, proceeding northeast on Long Island Avenue to W 23 Street, proceeding south on W 23 Street to Joyce Court, proceeding southeast on Joyce Court to Erlanger Boulevard, proceeding southwest on Erlanger Boulevard to August Prairie Drive, proceeding northwest on August Prairie Drive to Gates Avenue, proceeding south on Gates Avenue to Belmont Avenue, proceeding southwest on Belmont Avenue to Little East Neck Road, proceeding northwest on Little East Neck Road to Southern State Parkway, proceeding west on Southern State Parkway to Straight Path, proceeding northeast on Straight Path to Little East Neck Road, proceeding northwest on Little East Neck Road to Long Island Avenue,

a community which meets the underserved area definition of §109©(2) of the Federal Credit Union Act;

23521	1	DIGITAL	Underserved area	\$2,462,240,701.00	300,000	25,578
MARLBOROUGH , MA						

FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in the City of Gainesville, Georgia, a local community which meets the underserved area definition of §109(c)(2) of the Federal Credit Union Act;

INSURANCE REPORT OF ACTIVITY - DETAIL

Thursday, September 30, 2004

8116	1	TEACHERS	Underserved area	\$1,930,676,139.00	400,000	31,963
FARMINGVILLE, NY						

FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in and businesses and other legal entities located in the portions of Farmingdale, Amityville and Copiague, New York that fall within the following boundaries:

Starting at the intersection of Route 109 (Farmingdale Road) and the Nassau/Suffolk county border, then running south along the Nassau/Suffolk county border until it becomes County Line Road, south on County Line Road to Smith Street, east on Smith Street to Albany Avenue, south on Albany Avenue to Dixon Avenue, east on Dixon Avenue to Great Neck Road, south on Great Neck Road to Merrick Road (Montauk Highway), east on Merrick Road (Montauk Highway) to Strong Avenue, north on Strong Avenue which becomes Ocean Avenue to 41st Street, east on 41st Street to Copiague Street, north on Copiague Street to 43rd Street, east on 43rd Street to North Wellwood Avenue, north on North Wellwood Avenue to Route 109, west on Route 109 to the Nassau/Suffolk county border,

a community which meets the underserved area definition of §109(c)(2) of the Federal Credit Union Act;

INSURANCE REPORT OF ACTIVITY - DETAIL

Thursday, September 30, 2004

8116	1	TEACHERS	Underserved area	\$1,930,676,139.00	400,000	32,907
FARMINGVILLE, NY						

FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in and businesses and other legal entities located in the portion of the Town of Brookhaven, New York that falls within the following boundaries:

Starting at the intersection of Patchogue-Yaphank Road and Route 27 (Sunrise Highway), proceeding northeast on Patchogue-Yaphank Road to Woodside Avenue, proceeding west on Woodside Avenue to Medford Road, proceeding south on Medford Road to Lakewood Street, proceeding west on Lakewood Street to Jennings Avenue, proceeding north on Jennings Avenue to Roe Boulevard, proceeding west on Roe Boulevard to Monroe Avenue, proceeding north on Monroe Avenue to Howard Avenue, proceeding west on Howard Avenue to Shore Road, proceeding south on Shore Road to Roe Boulevard, proceeding west on Roe Boulevard to Waverly Avenue, proceeding north on Waverly Avenue to Sunrise Highway, proceeding west along Sunrise Highway to Meadow Wood Drive, proceeding south on Meadow Wood Drive to Rolling Hill Drive, proceeding west on Rolling Hill Drive to North Prospect Avenue, proceeding south on North Prospect Avenue to Veterans Boulevard, proceeding southwest on Veterans Boulevard to Atlantic Avenue, proceeding south on Atlantic Avenue to the Great South Bay, proceeding east along the Great South Bay to Durkee Lane, proceeding north on Durkee Lane to South Country Road, proceeding east on South Country Road to Strongs Road, proceeding northeast on Strongs Road to Montauk Highway, proceeding east on Montauk Highway to William Floyd Parkway, proceeding north on William Floyd Parkway to Sunrise Highway, proceeding west on Sunrise Highway to the intersection of Patchogue-Yaphank Road and Route 27 (Sunrise Highway),

a community which meets the underserved area definition of §109©(2) of the Federal Credit Union Act;

INSURANCE REPORT OF ACTIVITY - DETAIL

Thursday, September 30, 2004

8116	1	TEACHERS	Underserved area	\$1,930,676,139.00	400,000	36,420
FARMINGVILLE, NY						

FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in and businesses and other legal entities located in the portion of the Town of Brookhaven that falls within the following boundaries:

Starting at the intersection of Hawkins Road and Boyle Road, proceeding south on Boyle Road to Route 25 (Middle Country Road), proceeding east on Route 25 (Middle Country Road) to College Drive, proceeding south on College Drive to Mooney Pond Road, proceeding northeast on Mooney Pond Road to Bicycle Path Drive, proceeding south on Bicycle Path Drive to North Ocean Avenue, proceeding south on North Ocean Avenue to Horse Block Road, proceeding southeast on Horse Block Road to Middle Island Road, proceeding north on Middle Island Road to Country Road, proceeding east on Country Road to Mill Road, proceeding northwest on Mill Road to Granny Road, proceeding east on Granny Road to Ashton Road, proceeding northeast on Ashton Road to Bartletts Road, proceeding east on Bartletts road to Longwood Road, proceeding east on Longwood Road to Wading River Hollow Road, proceeding northeast on Wading River Hollow Road, to Route 25, proceeding east on Route 25 to William Floyd Parkway, proceeding north on William Floyd Parkway to Whiskey Road, proceeding northwest on Whiskey Road to Randall Road, proceeding north on Randall Road to Route 25A, proceeding west on Route 25A to Ridge Road, proceeding south on Ridge Road to Whiskey Road, proceeding west on Whiskey Road to Rocky Point Road, proceeding south on Rocky Point Road to Middle Island Road, proceeding south on Middle Island Road to Route 25, proceeding west on Route 25 to North Dare Road, proceeding north on North Dare Road to Hawkins Road, proceeding west on Hawkins Road to Boyle Road,

a community which meets the underserved area definition of §109©(2) of the Federal Credit Union Act;

INSURANCE REPORT OF ACTIVITY - DETAIL

Thursday, September 30, 2004

8116	1	TEACHERS	Underserved area	\$1,930,676,139.00	400,000	41,775
FARMINGVILLE, NY						

FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in and businesses and other legal entities located in the portions of the Town of Riverhead, New York and the Town of Southampton, New York that falls within the following boundaries:

Starting at the intersection of Sound Avenue and Hulse Landing Road, proceeding south on Hulse Landing Road to Parker Road, proceeding southeast on Parker Road to Route 25 (Middle Country Road), proceeding west on Route 25 to the boundary between the Town of Brookhaven and the Town of Riverhead, proceeding south along the boundary between the Town of Brookhaven and the Town of Riverhead to the Peconic River, proceeding northeast along the Peconic River to the boundary between the Town of Brookhaven and the Town of Southampton, proceeding south along the boundary between the Town of Brookhaven and the Town of Southampton to Old Country Road, proceeding east along Old Country Road to Depot Road, proceeding north on Depot Road to the Long Island Railroad, proceeding east along the Long Island Railroad to the Shinnecock Canal, proceeding north along the Shinnecock Canal to Great Peconic Bay, proceeding along Great Peconic Bay to Laurel Lane, proceeding north along Laurel Lane to Long Island Sound, proceeding along Long Island Sound to Hulse Landing Road, proceeding south along Hulse Landing Road to the of Sound Avenue and Hulse Landing Road,

a community which meets the underserved area definition of §109©(2) of the Federal Credit Union Act;

INSURANCE REPORT OF ACTIVITY - DETAIL

Thursday, September 30, 2004

8116	1	TEACHERS	Underserved area	\$1,930,676,139.00	400,000	48,577
FARMINGVILLE, NY						

FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in and businesses and other legal entities located in the portion of the Town of Brookhaven that falls within the following boundaries:

Starting at the point where Carmans River intersects with the Long Island Rail Road, proceeding northeast along the Long Island Rail Road to River Road, proceeding southeast along River Road to Ridgewood Drive, proceeding northeast along Ridgewood Drive to William Floyd Parkway, proceeding northwest along William Floyd Parkway to Flower Hill Drive E, proceeding east along Flower Hill Drive E to Birch Hollow Drive, proceeding north along Birch Hollow Drive to Middle Island Road, proceeding east along Middle Island Road to Titmus Drive, proceeding south on Titmus Drive to Marcella Drive, proceeding west on Marcella Drive to Aberdeen Drive, proceeding south on Aberdeen Drive to Grove Drive, proceeding east on Grove Drive to Titmus Drive, proceeding geographically south on Titmus Drive to Sunrise Highway, proceeding east on Sunrise Highway to the border between the Town of Brookhaven and the Town of Southampton, proceeding south along the border between the Town of Brookhaven and the Town of Southampton to the Long Island Rail Road, proceeding west along the Long Island Rail Road to the Forge River, proceeding south along the Forge River to Morichess Bay (including the portion of the Town of Brookhaven that has Morichess Bay as its northern border), proceeding west along Morichess Bay to Pattersquash Creek, proceeding north along Pattersquash Creek to Rivera Drive, proceeding north along Rivera Drive to Commack Road, proceeding southwest along Commack Road to Palmetto Drive, proceeding west along Palmetto Drive to William Floyd Parkway, proceeding south along William Floyd Parkway to Great South Bay, proceeding geographically west along Great South Bay to Carmans River, proceeding north along Carmans River to the point where Carmans River intersects with the Long Island Rail Road,

a community which meets the underserved area definition of §109©(2) of the Federal Credit Union Act;

8658	1	CAPITAL COMMUNICATIONS	Underserved area	\$381,846,683.00	100,000	49,170
ALBANY, NY						

FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school, and businesses and other legal entities located in the City of Troy, New York, a community which meets the underserved area definition of §109(c)(2) of the Federal Credit Union Act;

INSURANCE REPORT OF ACTIVITY - DETAIL

Thursday, September 30, 2004

8658	1	CAPITAL COMMUNICATIONS	Underserved area	\$381,846,683.00	100,000	61,698
		ALBANY, NY				

FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school, and businesses and other legal entities located in the City of Schenectady, New York, a community which meets the underserved area definition of §109(c)(2) of the Federal Credit Union Act;

24310	1	UNIFIED	Underserved area	\$156,408,465.00	48,228	74,043
		PEABODY, MA				

FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Lawrence, Massachusetts a local community that meets the underserved area definition of §109(c)(2) of the Federal Credit Union Act;

INSURANCE REPORT OF ACTIVITY - DETAIL

Thursday, September 30, 2004

8116	1	TEACHERS	Underserved area	\$1,930,676,139.00	400,000	81,782
FARMINGVILLE, NY						

FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in and businesses and other legal entities located in the portions of the Brentwood and Central Islip, New York that fall within the following boundaries:

Starting at the intersection of Commack Road and the Long Island Expressway, continuing east on the Long Island Expressway to Washington Avenue, proceeding south on Washington Avenue to Haywood Street, proceeding west on Haywood Street to Wicks Road, proceeding south on Wicks Road to Hancock Street, proceeding east on Hancock Street to Washington Avenue, proceeding south on Washington Avenue to Suffolk Avenue, proceeding east along Suffolk Avenue to Eastern Avenue, proceeding north along Eastern Avenue to the eastern boundary of Brentwood Country Club, proceeding north along the eastern boundary of Brentwood Country Club to Orient Avenue, proceeding north along Orient Avenue to the Long Island Expressway, proceeding east along the Long Island Expressway to Calebs Path, proceeding south along Calebs Path to Long Island Motor Parkway, proceeding east along Long Island Motor Parkway to Hawthorne Avenue and continuing geographically east to Bridge Road, proceeding east along Bridge Road to Sycamore Avenue, proceeding south on Sycamore Avenue to Suffolk Avenue, proceeding east along Suffolk Avenue to Veterans Memorial Highway, proceeding southeast along Veterans Memorial Highway to Connetquot Brook, proceeding geographically south along Connetquot Brook to Sunrise Highway, proceeding west along Sunrise Highway to Connetquot Avenue, proceeding north along Connetquot Avenue to Sea Cliff Street, proceeding west along Sea Cliff Street to Lowell Avenue, proceeding south along Lowell Avenue to Manhattan Boulevard, proceeding west along Manhattan Boulevard to Carleton Avenue, proceeding north on Carleton Avenue to Southern State Parkway, proceeding west along Southern State Parkway to Wilson Boulevard, proceeding north along Wilson Boulevard to Suffolk Avenue, proceeding west along Wilson Boulevard to Islip Avenue, proceeding south along Islip Avenue to Noble Street, proceeding west along Noble Street to Broadway, proceeding south along Broadway to Southern State Parkway, proceeding west along Southern State Parkway to Commack Road, proceeding northwest along Commack Road to Brentwood Road, proceeding south along Brentwood Road to Southern State Parkway, proceeding west along Southern State Parkway to Howells Road, proceeding northwest along Howells Road to Grand Boulevard, proceeding northeast along Grand Boulevard to the boundary between Islip and Huntington, proceeding along the boundary between Islip and Huntington to the intersection of Commack Road and the Long Island Expressway,

a community which meets the underserved area definition of §109©(2) of the Federal Credit Union Act;

INSURANCE REPORT OF ACTIVITY - DETAIL

Thursday, September 30, 2004

8658	1	CAPITAL COMMUNICATIONS ALBANY, NY	Underserved area	\$381,846,683.00	100,000	95,658
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school, and businesses and other legal entities located in the City of Albany, New York, a community which meets the underserved area definition of §109(c)(2) of the Federal Credit Union Act;

1213	3	ORLANDO ORLANDO, FL	Underserved area	\$125,584,701.00	36,000	17,043
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FIELD OF MEMBERSHIP: Persons who live, work, worship, attend school in, and businesses and other legal entities located in the prescribed underserved community in Orange County, Florida, an underserved community as defined in Chapter 3, Section III of the NCUA Chartering and Field of Membership Manual; (App 09/15/04)

Prescribed community: The following group of census tracts located in Census Tracts 13503, 13504, and 13506 of Orange County, Florida bounded by the following:

Starting on the corner of Semoran Boulevard – Highway 436 and Curry Ford Road go southeast to Raper Dairy Road then go south on Raper Dairy Road to Lake Point Drive, then go east to Woodgate Boulevard, then go south on Woodgate Boulevard, to Pershing Avenue, then go west on Pershing Avenue to Goldenrod Road – Highway 551, then go south on Goldenrod Road – Highway 551 to Hoffner Avenue, then go west on Hoffner Avenue – Highway 15 to Semoran Boulevard – Highway 436, then go north on Semoran Boulevard – Highway 436 to the starting point on the corner with Curry Ford Road.

14228	3	AUGUSTA METRO AUGUSTA, GA	Underserved area	\$50,045,960.00	61,188	17,266
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Jefferson County, Georgia an underserved community as defined in Chapter 3, Section III of the NCUA Chartering and FOM Manual.

INSURANCE REPORT OF ACTIVITY - DETAIL

Thursday, September 30, 2004

1213	3	ORLANDO	Underserved area	\$125,584,701.00	36,000	57,531
		ORLANDO, FL				

FIELD OF MEMBERSHIP: Persons who live, work, worship, attend school in, and businesses and other legal entities located in the prescribed underserved community in Orange County, Florida, an underserved community as defined in Chapter 3, Section III of the NCUA Chartering and Field of Membership Manual; (App 09/15/04)

Prescribed community: The following group of census tracts located in Census Tracts 10400, 11400, 11500, 11600, 11701, 11702, 11902, 14501, 14502, 16903, 16904, and 16905 of Orange County, Florida bounded by the following:

Starting on the corner of Pine Hills Road and West Colonial Drive go east to John Young Parkway – Highway 423, go south on John Young Parkway – Highway 423 to East-West Highway 408, then go east on East-West Highway 408 to Interstate 4, then go south on Interstate 4 to West Gore Street, then go east on West Gore Street to South Orange Avenue to East Michigan Street, then go west on West Michigan Street to Interstate 4, then go south on Interstate 4 to Orange Blossom Trail – US Highway 17 & 92, then go south on Orange Blossom Trail – US Highway 17 & 92 to West Oak Ridge Road, then go east on West Oak Ridge Road to Florida Turnpike, then go northwest on Florida Turnpike to Interstate 4, then go north on Interstate 4 to LB McLeod Road, then go west on LB McLeod Road to Bruton Boulevard, then go north on Bruton Boulevard to West Columbia Street, then on West Columbia Street go west Elston Lane which turns into Ivey Lane, continue on Ivey Lane north to Old Winter Garden Road, then go southwest on Old Winter Road to Pine Hills Road, then go north on Pine Hills Road to the corner with West Colonial Drive, the starting point.

INSURANCE REPORT OF ACTIVITY - DETAIL

Thursday, September 30, 2004

196	3	GTE	Underserved area	\$1,843,684,415.00	405,554	75,555
TAMPA, FL						

FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in census tracts 0027.00, 0028.00, 0029.00, 0030.00, 0031.00, 0032.00, 0033.00, 0034.00, 0035.00, 0036.00, 0037.00, 0038.00, 0039.00, 0040.00, 0041.00, 0042.00, 0043.00, 0044.00, 0045.00, 0048.00, 0049.00, 0050.00, 0051.01, 0051.02, 0053.00, 0055.00, 0057.00 and: 0120.02 in Hillsborough County, Florida, an underserved area as defined in Chapter 3, Section III of the NCUA Chartering and FOM Manual.

Prescribed underserved community: The underserved census tracts are bounded by the following:

Starting at the intersection of N. Himes Ave. and W. Dr. Martin Luther King Jr. Blvd., east to US Hwy 301, south to Broadway, west to Tampa Bypass Canal, south to Palm River, southwest to Hillsborough Bay, southwest to southern tip of Seddon Island, northwest along the Seddon Channel to W. Swan Ave., west to Henderson Blvd., southwest to Dale Mabry Hwy., north to I-275, northeast to N. Himes Ave., and north to W. Dr. Martin Luther King Jr. Blvd.

23042	3	SUNCOAST SCHOOLS	Underserved area	\$4,228,772,418.00	1,028,316	84,228
TAMPA, FL						

FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Hillsborough County, Florida, consisting of the following 28 census tracts: 0010.00 - 0012.00, 0015.00 - 0023.00, 0027.00 - 0036.00, 0041.00 - 0045.00 and: 00520.00 , an underserved community as defined in Chapter 3, Section III of the NCUA Chartering and Field of Membership Manual.

Prescribed community: Census Tracts 28 bounded by the following: Starting at the intersection of the Hillsborough River and N. 40th St., south to E. Hannah Ave., east to N. 50th St., south to E. Hillsborough Ave., east to CSX RR tracks, southwest to E. Martin Luther King Jr. Blvd., east to I-4, southwest and west to I-275, west to N. Nebraska Ave., south to I-275, southwest and west to Hillsborough River, south to S. Crosstown Exwy., west to S. Willow Ave, north to W. Kennedy Blvd., west to N. Rome Ave., north to I-275, west to N. Himes Ave., north to W. Martin Luther King Blvd., east to Hillsborough River, and following the river generally north and east to N. 40th St.

INSURANCE REPORT OF ACTIVITY - DETAIL

Thursday, September 30, 2004

17555	3	STEEL VALLEY	Underserved area	\$20,890,703.00	15,000	153,226
		CLEVELAND, OH				

FIELD OF MEMBERSHIP: Persons who live, work, worship, attend school in, and businesses and other legal entities located in the prescribed underserved community in Cuyahoga County, Ohio, an underserved community as defined in Chapter 3, Section III of the NCUA Chartering and Field of Membership Manual.

Prescribed community: The following group of census tracts: 1011.01, 1013.00, 1014.00, 1015.00, 1016.00, 1017.00, 1018.00, 1019.00, 1021.00, 1021.02, 1022.00, 1023.00, 1024.01, 1024.02, 1025.00, 1026.00, 1027.00, 1028.00, 1029.00, 1038.00, 1039.00, 1041.00, 1043.00, 1044.00, 1045.00, 1046.00, 1047.01, 1047.02, 1048.00, 1049.00, 1051.00, 1052.00, 1053.00, 1054.00, 1055.00, 1056.01, 1056.02, 1057.00, 1059.00, 1061.00, 1062.00, 1063.00, 1064.00, 1065.00, 1066.00, 1068.00, 1107.00, 1233.00, 1235.01, 1235.02, 1241.00, 1246.00, 1371.02, 1371.03, 1606.02, 1616.00, 1617.00, 1618.00 and 1915.00 located in Cuyahoga County, Ohio bounded by following:

Boundary perimeter: starting at the intersection of Nicholson Ave. and Clifton Blvd., east to W. 117th St., south to Norfolk and Western Railroad, southeast to CSX Railroad, northeast to Lake Ave., southeast to W. 85th St., south to Detroit Ave., east to W. 74th St., south to Madison Ave., east to W. 73rd St., south to Lorain Ave., northeast to W. 19th St., south to Abbey Ave, east to Scranton Ave., south to Kenilworth Ave., east to W. 10th St, north to Railway Ave., east to Literary Rd. South to W. 5th St., southeast to Jefferson Ave., northeast to West 3rd St., southeast to I-490, east to the Cuyahoga River, south/southeast to Norfolk and Western Railroad, southeast to E. 49th St., south to Fleet Ave., west to northern boundary of Newburgh Heights. west to northwest border of Cuyahoga Heights, south to Cuyahoga River, south to Big Creek, west to Jennings Rd., south to Spring Rd., west to Brookside Rd., north to Treadway Ave., west to Broadview Rd., south to Brookpark Rd., west to Pearl Rd., northeast to Behrwald Ave., west to 58th St., south to Biddulph Rd. west to eastern Brooklyn Boundary, north and west to W. 57th Pl, north to Memphis Ave., east to Fulton Pkway, north to John Nagy Blvd., west to Big Creek, west to eastern Brooklyn Boundary, north, then east to Ridge Rd., north to Denison Ave., west to W. 73rd St., north to Clark Ave., west to Lorain Ave., southwest to W. 117th St., north to Triskett Rd., west to Berea Rd., north to Lakewood Hts. Blvd., west to CSX Railroad, northeast to Halstead Ave., north to Madison Ave., east to Ridgewood Ave., north to Detroit Ave., west to Nicholson Ave, and north to Clifton Ave.

INSURANCE REPORT OF ACTIVITY - DETAIL

Thursday, September 30, 2004

24674	4	TRADES & LABOR ALBERT LEA, MN	Underserved area	\$6,106,386.00	6,000	6,414
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FIELD OF MEMBERSHIP: persons who live, work, worship, or attend school in and businesses and other legal entities located in the Albert Lea Underserved Area as defined: Starting at Interstate 35 and County Road 92 follow Interstate 35 south to US Highway 65, then follow US Highway 65 northwest to County Road 84, west on County Road 84 to County Road 18, north on County Road 18 to US 65, southeast on US Highway 65 to Edna Avenue, north on Edna Avenue to 8th Street, east on 8th Street to St. Joseph Avenue, north on St. Joseph Avenue to 4th Street, west on 4th Street to Frank Avenue, north on Frank Avenue to 2nd Street, west on 2nd Street to Broadway Avenue, north on Broadway Avenue to Front Street, west on Front Street to US Highway 69, south on US Highway 69 to 9th Street, west on 9th Street to Wedgewood Road, north on Wedgewood Road to County Road 46, west on County Road 46 to Lake Chapeau Drive, north on Lake Chapeau Drive to a stream, continue along the stream northeast to railroad tracks, follow the railroad tracks southeast to US Highway 69, then north on US Highway 69 to Fountain Street, east on Fountain Street to Bridge Avenue, northeast on Bridge Avenue to the stream just before Wilson Street, follow the stream southeast to the railroad tracks, then follow the railroad tracks northeast to County Road 92, then east on County Road 92 back to Interstate 35.

7677	4	W T N M ATLANTIC DENVER CITY, TX	Underserved area	\$901,198.00	350	7,285
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FIELD OF MEMBERSHIP: persons who live, work, worship, or attend school in and businesses and other legal entities located in Yoakum County, Texas, an underserved area.

12181	4	FIRESTONE COMMUNITY BRIDGE CITY, TX	Underserved area	\$19,364,671.00	35,000	7,955
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FIELD OF MEMBERSHIP: persons who live, work, worship, or attend school in and businesses and other legal entities in the Northwest Calcasieu Parish Underserved Area as defined by the following boundaries in Calcasieu Parish, Louisiana: Starting at the intersection of Interstate 10 and Sabine River, follow Sabine River north to the Calcasieu Parish line, east along the county line to Persimmon Gully, south along the gully to Edgerly Dequincy Road, follow Edgerly Dequincy Road south to Rice Dryer Road, southwest on Rice Dryer Road to Fabacher Road, south on Fabacher Road to I-10, follow I-10 west to southwest to Coon Gully, follow Coon Gully south to Vinton Drainage Canal, north along the Vinton Drainage Canal to J. Jardell Road, west back to I-10 continuing southwest

INSURANCE REPORT OF ACTIVITY - DETAIL

Thursday, September 30, 2004

12181	4	FIRESTONE COMMUNITY	Underserved area	\$19,364,671.00	35,000	12,897
BRIDGE CITY, TX						

FIELD OF MEMBERSHIP: persons who live, work, worship, or attend school in and businesses and other legal entities in the Newton County Underserved Area

14170	4	NORTHEAST TEXAS TEACHERS	Underserved area	\$21,220,988.00	5,500	35,365
PARIS, TX						

FIELD OF MEMBERSHIP: persons who live, work, worship, or attend school in and businesses and other legal entities in the Lamar County Underserved Area: From the Lamar County-Red River County line at Pine Creek, follow the creek southwest through Lake Crook continuing to South Branch west of Paris, follow the stream south to US Highway 82, east on US 82 to CR 22900, follow CR 22900 southerly to FM 137, northeast on FM 137 to CR 22800, east then south on CR 22800 to SR 24/19, northeast on SR 24/19 to Baker Branch, follow the stream south to main channel then north to lake, follow lake south shore to east to FM 1497, south on FM 1497 to CR 12500, east on CR 12500 to CR 12300, south then east on CR 12300 to CR 12530, south then east on CR 12530 to CR 12200, south then east on CR 12200 to Big Sandy Creek, south on the creek to the North Sulphur River, southeast on the river to the Lamar County-Delta County line continuing east and then north back to the starting point.

INSURANCE REPORT OF ACTIVITY - DETAIL

Thursday, September 30, 2004

856	4	MOUNTAIN STAR EL PASO, TX	Underserved area	\$18,894,808.00	5,000	112,253
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FIELD OF MEMBERSHIP: Persons who live, work, worship or attend school in, and businesses and other legal entities located in the following underserved area in El Paso, Texas: Begin in the northeast corner of El Paso where Hayes Avenue meets US Highway 54 (Patriot Freeway) and go south to Mobile Avenue. Follow the border of Ft. Bliss Military Reservation southeast to the intersection of Mathias Drive and Timberwolf Drive. Go due south along an unseen line to Montana Avenue (about 3/10 of a mile). Follow Montana Avenue east briefly until it merges with US Highway 62 (Paisano Dr.) Go south on US Hwy 62 to Trowbridge Drive. Go southeast on Trowbridge Drive to Marlow Road. Follow Marlow Road north to Clark Rd. Go west on Clark Rd to Geronimo Drive. Go north briefly on Geronimo to Gateway Blvd. Follow Gateway Blvd. east to Tony Lama St. Follow Tony Lama St south to Hawkins Blvd. Go east on Hawkins Blvd to Phoenix Dr. Follow Phoenix Dr. east to Hunter Drive. Go south on Hunter Drive to Farm To Market Road 76 and continue south. At N Carolina Drive go west to the Franklin Canal. Follow the Franklin Canal north to Ophelia Way. Go southwest on Ophelia Way to Alameda Avenue (State Hwy 20). Go southeast on Alameda Avenue to Polo Inn Rd. Go southwest on Polo Inn Rd to the Rio Grande. Follow the Rio Grande north all the way to W Yandell Drive. Follow Yandell Drive east to Interstate 10. Go north along Interstate 10 to Sun Bowl Drive. Go north on sun Bowl Drive to Kern Drive. Follow Kern Drive east and continue as it merges with Cincinnati Avenue to Piedmont Drive. Go east on Piedmont Drive, which will turn into Robinson Avenue and then Scenic Drive. At the point that Scenic Drive turns sharply to the northeast follow an unseen boundary north about five miles to the end of McKelligon Canyon Rd. Go southeast on McKelligon Canyon Rd to Alabama Drive. Alabama Drive goes south to Pierce Avenue. Go east on Pierce Avenue to the Fort Bliss Military Reservation Border. Follow the Fort Bliss Military Reservation Border to Hayes Avenue. Continue eastward to US Highway 54, the starting point.

5497	4	TEXAS DALLAS, TX	Underserved area	\$52,851,800.00	100,000	208,780
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FIELD OF MEMBERSHIP: persons who live, work, worship, or attend school in and businesses and other legal entities located in the Longview-Marshall Underserved Area consisting of Gregg County, Harrison County, and Upshur County, Texas

INSURANCE REPORT OF ACTIVITY - DETAIL

Thursday, September 30, 2004

79	4	CAMPUS	Underserved area	\$284,584,803.00	70,000	392,302
BATON ROUGE, LA						

FIELD OF MEMBERSHIP: persons who live, work, worship, or attend school in and businesses and other legal entities located in the Shreveport-Bossier City Metropolitan Statistical Area (SBCMSA), an underserved area comprised of Webster Parish, Caddo Parish, and Bossier Parish, Louisiana.

INSURANCE REPORT OF ACTIVITY - DETAIL

Thursday, September 30, 2004

5299	4	U S E	Underserved area	\$37,759,091.00	10,052	394,712
ST PAUL, MN						

FIELD OF MEMBERSHIP: The credit union would like to add persons who live, work, worship, or attend school in and businesses and other legal entities located in the Twin Cities Underserved Area as defined: Starting at West Broadway Avenue and Xerxes Avenue, south on Xerxes Avenue to railroad tracks (located south of Oak Park Avenue), tracks southeast then east to Lyndale Avenue, south to 28th Street, west to Hennepin Avenue, south to Lake Street, east to Lyndale Avenue, south to 34th Street, west to Hennepin Avenue, south to 36th Street, east to King Highway, south to 38th Street, east to Portland Avenue, south to 42nd Street, east to 14th Avenue, north to 38th Street, east to 40th Avenue, north to 34th Street, west to 38th Avenue, north to 28th Street, west to 36th Avenue, north to railroad tracks (before 27th Street), east across Mississippi River, south east along river to Emerald Street, north to St. Anthony Avenue, east to Beverly Road, southeast then east to Cretin Avenue, south to St. Anthony Avenue, southeast to Cleveland Avenue, north to US 12, southeast railroad tracks (at Fairfield Avenue), southeast to Wheeler Street, south to Carroll Avenue, east to Herschel Street, south Selby Avenue, east to Hamline Avenue, north to Marshall Avenue, east to Lexington Parkway, south to Fort Road, southwest to Homer Street, southeast to Shepard Road, northeast to I-35E, southeast to Mississippi River/Dakota County Line, northeast then east along county line to Mississippi River, north along river to Cleremont Street, northeast to Mound Street, southeast to Thorn Street, east to Mounds Boulevard, northeast to Burns Avenue, east to White Bear Avenue, north to Suburban Avenue, east to Burns Avenue, southeast then east to McKnight Road, north to Hudson Road, east to Washington County Line, north to railroad tracks (north of Washington County's 27th Street), southwest to County Road 31, west to White Bear Avenue, north to Larpenteur Avenue, west to I-35E, north to County Road 25, west to Rice Street, south to Larpenteur Avenue, west to Dale Street, south to railroad tracks (south of Maryland Avenue), west along tracks to Lexington Parkway, south to railroad tracks (south of Burgess Street), west along tracks to Snelling Avenue, north to railroad tracks (north of Energy Park Drive), west and northwest along tracks to Hennepin County Line, north to I-35W, southwest to Industrial Boulevard, northwest to St. Anthony Boulevard onto Ridgeway Parkway, south and west to Stinson Boulevard, north to 18th Avenue, west to Central Aven, north to 19th Avenue, west to Monroe Street, south to 19th Avenue, west to Washington Street, south to 17th Avenue west to California Street, north becoming 18th Avenue then west across the Mississippi River to 26th Avenue continuing west to Penn Avenue, south to Broadway Avenue, northwest to Xerxes Avenue.

INSURANCE REPORT OF ACTIVITY - DETAIL

Thursday, September 30, 2004

4878	5	PACIFIC N W	Underserved area	\$125,008,471.00	52,490	11,009
		PORTLAND, OR				

FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located within the following prescribed underserved community; the following prescribed underserved community meets the underserved "investment area" definition of Section 109(c)(2) of the Federal Credit Union Act;

Prescribed underserved community of 4 census tracts located in Multnomah County, Oregon: The 2000 Census Tracts of 41051007300, 41051007400, 41051007600, 41051007700: The area bounded by the intersection of the Multnomah County line in the Columbia River and the imaginary line going south to NE 148th Avenue, go south on NE 148th Avenue to NE Sandy Boulevard, go west on NE Sandy Boulevard to NE 121st Place, continue west on the Union Pacific Railroad tracks to NE 105th Avenue, go south on NE 105th Avenue to NE Killingsworth Street, go west on NE Killingsworth Street to NE 102nd Avenue, go south on NE 102nd Avenue to NE Sandy Boulevard, go west and southwest on NE Sandy Boulevard to NE 82nd Avenue, go north on NE 82nd Avenue to NE Prescott Street, go west on NE Prescott Street to NE Cully Boulevard, go northeast on NE Cully Boulevard to NE Killingsworth Street, go west on NE Killingsworth Street to NE 42nd Avenue, go north on NE 42nd Avenue to NE Columbia Boulevard, go west on NE Columbia Boulevard to NE 33rd Avenue Ramp, go south on NE 33rd Avenue Ramp to NE 33rd Drive, go north on NE 33rd Drive to the Columbia Slough, follow the Columbia Slough west and northwest to the Peninsula Drain Canal, follow the Peninsula Drain Canal to the Columbia River, go north on an imaginary line to the Multnomah County line in the Columbia River, go east along the Multnomah County line in the Columbia River to the intersection of the Multnomah County line and the imaginary line going south to NE 148th Avenue.

4878	5	PACIFIC N W	Underserved area	\$125,008,471.00	52,490	73,235
		PORTLAND, OR				

FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located within the counties of Hood River and Wasco, Oregon and Klickitat and Skamania, Washington; the counties of Hood River and Wasco, Oregon and Klickitat and Skamania, Washington meet the underserved "investment area" definition of Section 109(c)(2) of the Federal Credit Union Act.

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11570	5	ENT	Underserved area	\$1,685,445,745.00	500,000	189,509
COLORADO SPRING, CO						

FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located within the following prescribed underserved community; the following prescribed underserved community meets the underserved "investment area" definition of Section 109(c)(2) of the Federal Credit Union Act:

Prescribed underserved community in Adams, Arapahoe, and Denver Counties, CO: 2000 Census Tracts 007800, 007900, 008000, 008100, 008200, 008308, 008309, 008353, 008385, 005350, 006951, 007007, 007008, 004950, 007016, 007017, 006952, 007041, 007043, 007015, 007060, 007061, 007040, 007102, 007201, 007054, 007300, 007400, 007062, 007600, 007702, 007202, 007703, 007704, 007500, 004005, 004900, 005103, 005104, 003003, 006813, 006901, 005002, 007037, 007089, 005300, bounded by the intersection of the Arapahoe County line at Kiowa Creek, go south along Kiowa Creek to the Arapahoe/Elbert County Line, go west along the county line to the intersection of E. Smoky Hill Rd., go northwest on E. Smoky Hill Rd. to the intersection of S. Gun Club Rd., go north on S. Gun Club Rd. to the intersection of E. Jewell Ave., go west on E. Jewell Ave. and continue west along the perimeter of the Buckley Air National Guard Base, follow the perimeter of the Buckley Air National Guard Base west and north to N. Airport Blvd., go south on N. Airport Blvd. to the intersection of E. Alameda Parkway, go west on E. Alameda Parkway to the intersection of S. Chambers Rd., go south on S. Chambers Rd. to the intersection of E. Mississippi Ave., go west on E. Mississippi Ave. to the intersection of S. Sable Blvd., go south on S. Sable Blvd. to the intersection of E. Jewell Ave., go west on E. Jewell Ave. to the intersection of I-225, go north on I-225 to the intersection of E. Exposition Ave., go west on E. Exposition Ave. to the intersection of S. Peoria St., go south on S. Peoria St. to the intersection of E. Mississippi Ave., go west on E. Mississippi Ave. to the intersection of S. Havana St., go south on S. Havana St. to Cherry Creek, follow the creek northwest to the Arapahoe/Denver County line, follow the Arapahoe/Denver County line west to the intersection of E. Yale Ave., go west on E. Yale Ave. to the intersection of Krameria St. at the Denver/Arapahoe County line, follow the county border south, then north again to E Yale Ave., go west on E. Yale Avenue to the intersection of S. Colorado Blvd., go north on S. Colorado Blvd. to the intersection of E. Evans Ave., go west on E. Evans Ave. to the intersection of S. Downing St., go north on S. Downing St. to the intersection of I-25, go east on I-25 to the intersection of S. Colorado Blvd., go north on S. Colorado Blvd. to the intersection of E. Mississippi Ave., go east on E. Mississippi Ave. to the intersection of S. Bellaire St., go north on S. Bellaire St. to the intersection of E. Tennessee Ave., go west on E. Tennessee Ave. to the intersection of S. Colorado Blvd., go north on S. Colorado Blvd. to the intersection of E. Alameda Ave., go east on E. Alameda Ave. to the intersection of S. Holly St., go south on S. Holly St. to the intersection of E. Mississippi Ave., go west on E. Mississippi Ave. to the intersection of S. Dahlia St., go south on S. Dahlia St. to the intersection of E. Evans Ave., go east on E. Evans Ave. to the Arapahoe/Denver County line, follow the Arapahoe/Denver County line north to Cherry Creek, then continue to follow the county line as it turns south and winds around north and then west to S. Quebec St., continue south on S. Quebec St. back to Cherry Creek, follow Cherry Creek

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northwest to S. Monaco Parkway, go north on S. Monaco Parkway to the intersection of E. Alameda Ave., go east on E. Alameda Ave. to the intersection of S. Quebec St., go south on S. Quebec St. to the intersection of the Denver/Arapahoe County line at Leetsdale Dr., follow the Denver/Arapahoe County line east to the intersection of S. Dayton St., go north on S. Dayton St. to the perimeter of the Windsor Gardens Golf Course, follow the perimeter of the golf course to the intersection of E. Alameda Ave., go east on E. Alameda Ave. to the Denver/Arapahoe County line, go north along the Denver/Arapahoe County line to the point where Denver/Arapahoe/Adams Counties intersect, continue along the Denver/Adams County line to the intersection of Box Elder Creek, go south along Box Elder Creek to the Adams/Arapahoe County line (I-70), go east along the Adams/Arapahoe County line to the beginning point at Kiowa Creek.

11570	5	ENT	Underserved area	\$1,685,445,745.00	500,000	554,636
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COLORADO SPRING, CO

FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located within Denver County, Colorado; Denver County, Colorado meets the underserved “investment area” definition of Section 109(c)(2) of the Federal Credit Union Act.

TRADE, INDUSTRY OR PROFESSION

Charter No.	Region	(CU) Name and Location	Type of TIP/ Geographical Limitation	Assets	Number of Members (5300)
19522	5	PROVIDENCE HEALTH SYSTEM PORTLAND, OR	Healthcare Industry States of Washington and Oregon	\$54,763,708.00	28,000

FIELD OF MEMBERSHIP: Employees, independent contractors, or self-employed persons who work regularly in the Health Care Industry in Oregon and Washington meaning they work at or provide the following services or products:

assisted living facilities that provide health care services;
birthing centers;
blood, organ and tissue banks;
emergency medical care;
health clinics;

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health maintenance organizations (HMO) medical facilities;
home health care;
hospices;
hospitals;
medical and diagnostic labs;
medical transcription services;
nursing homes;
nursing services;
offices of chiropractors, dentists, licensed therapists,
optometrists, physicians, podiatrists, psychologists;
pain centers;
paramedic services;
pharmacy services; and
rehabilitation centers providing medical treatment or licensed psychological or physical therapy.

<u>Single Common Bond Expansions</u>	<u>Current Month</u>	<u>YTD</u>
Number of Expansions Approved	11	133
Number of Expansions Denied	0	6
Number of Expansions Deferred	0	14
Number of FCUs Receiving Expansions	4	32
Number of Potential Members Added	164,104	1,339,534
<u>Multiple Common Bond Expansions</u>	<u>Current Month</u>	<u>YTD</u>
Number of Expansions Approved	750	7,753
Number of Expansions Denied	3	52

INSURANCE REPORT OF ACTIVITY - DETAIL

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Number of Expansions Deferred	42	228
Number of FCUs Receiving Expansions	274	821
Number of Potential Members Added	105,947	1,794,899

<u>Community Expansions</u>	<u>Current Month</u>	<u>YTD</u>
Number of Expansions Approved	2	17
Number of Expansions Denied	0	1
Number of Expansions Deferred	2	30
Number of FCUs Receiving Expansions	2	17
Number of Potential Members Added	965,068	3,906,971

<u>Community Conversions</u>	<u>Current Month</u>	<u>YTD</u>
Number of Expansions Approved	5	59
Number of Expansions Denied	0	4
Number of Expansions Deferred	11	119
Number of FCUs Receiving Expansions	5	59
Number of Potential Members Added	3,704,245	40,941,598

<u>Underserved</u>	<u>Current Month</u>	<u>YTD</u>
Number of Expansions Approved	46	185

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Number of Expansions Denied	2	8
Number of Expansions Deferred	15	176
Number of FCUs Receiving Expansions	20	107
Number of Potential Members Added	3,122,957	18,413,333

<u>TIP</u>	<u>Current Month</u>	<u>YTD</u>
Number of TIPs Approved	1	7
Number of TIPs Denied	0	0
Number of TIPs Deferred	1	11
Number of FCUs Receiving TIPs	1	7

<u>Housekeeping</u>	<u>Current Month</u>	<u>YTD</u>
Number of Housekeeping Approved	89	844
Number of Housekeeping Denied	0	4
Number of Housekeeping Deferred	0	24
Number of FCUs Receiving Housekeeping	34	197

MERGERS APPROVED

Continuing Charter No.	Reg.	Name and Location of Continuing CU	Continuing CU Assets	Merging Charter No.	Name and Location of Merging CU	Merging CU Assets	Reason for Merger
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INSURANCE REPORT OF ACTIVITY - DETAIL

Thursday, September 30, 2004

24224	1	ROCKLAND ROCKLAND, MA	\$680,610,789.00	23889	1ST UNIVERSAL RANDOLPH, MA	\$40,545,644.00	LOSS / DECLINING FIELD OF MEMBERSHIP
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Continuing Field of Membership: Persons who live or work in Barnstable, Bristol, Middlesex, Norfolk, Plymouth or Suffolk Counties, Massachusetts; and other communities.

Merging Field of Membership: Employees of Shaw E&I who work in Stoughton, Massachusetts or are paid from Monroeville, Pennsylvania; employees of ECM, a division of The Shaw Group, who work in Stoughton, Massachusetts or are paid from Baton Rouge, Louisiana; and other employee groups.

4735	1	BETHPAGE BETHPAGE, NY	\$1,802,243,000.00	21562	AIL NORTH BABYLON, NY	\$12,562,000.00	EXPANDED SERVICES
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Continuing Field of Membership: Persons who live, work, worship, or attend school in and businesses and other legal entities located in Nassau County, New York or the following portions of Suffolk County, New York.

Merging Field of Membership: Persons who live, work, worship, or attend school in and businesses and other legal entities located in the villages of Deer Park, North Babylon, or Wyandanch, New York.

24232	1	LOWER EAST SIDE PEOPLE'S NEW YORK, NY	\$12,450,151.00	1979	HENRY STREET SETTLEMENT NEW YORK, NY	\$1,231,887.00	POOR FINANCIAL CONDITION
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Continuing Field of Membership: Persons who live or work in that part of New York designated as Manhattan Community Board 3.

Merging Field of Membership: Any registered member or regular full time employee of the Henry Street Settlement, Inc., in New York, New York.

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68349	1	TREMONT BRAINTREE, MA	\$161,272,473.00	7915	NEW BOSTON DORCHESTER, MA	\$1,852,150.00	EXPANDED SERVICES
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Continuing Field of Membership: Employees of The School committee of the City of Boston in Boston, Massachusetts, and many other employee and associational groups.

Merging Field of Membership: Employees of the Boston Housing Authority and the Boston Redevelopment Authority who work in Boston, Massachusetts.

60249	1	STATE EMPLOYEES LANSING, MI	\$652,412,743.00	61240	OTTAWA COUNTY SCHOOL EMPLOYEES GRAND HAVEN, MI	\$79,655,044.00	EXPANDED SERVICES
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Continuing Field of Membership: (State-chartered) Employees of the State of Michigan in active service or retired having residence or work station in Clinton, Eaton, Ingham, Issabella, Livingston and Shiawassee, Michigan; and other employee groups.

Merging Field of Membership: State-chartered) Educational employees and pensioners working or living in Ottawa County, Michigan; and other employee groups.

22280	1	PAC HAMTRAMCK, MI	\$68,869,535.00	65069	ST. LINUS DEARBORN HTS, MI	\$3,040,783.00	POOR FINANCIAL CONDITION
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Continuing Field of Membership: (Multiple) Natural Person, dues-paying members of the Polish American Congress, Michigan Division and many other associational groups.

Merging Field of Membership: (State chartered single) Registered members of St. Linus and St. Sabina Parishes in Dearborn Heights, Michigan.

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60509	1	T L C COMMUNITY ADRIAN , MI	\$227,690,160.00	62195	ST. PETER'S PARISH BLISSFIELD, MI	\$352,948.00	EXPANDED SERVICES
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Continuing Field of Membership: (State-Chartered Community) Persons working or living in the Townships of Franklin, Clinton, Tecumseh, Ridgeway and other townships in Lenawee County, Michigan.

Merging Field of Membership: (State-Chartered Single) Members of St. Peters Catholic Parish in Blissfield, Michigan.

21721	2	PEOPLES FIRST CHOICE GLEN ROCK, NJ	\$21,256,071.00	21227	RED STAR EXPRESS EMPLOYEES NEWARK, NJ	\$1,152,651.00	LOSS / DECLINING FIELD OF MEMBERSHIP
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Continuing Field of Membership: Multiple common bond credit union serving approximately 52 select groups.

Merging Field of Membership: Single common bond credit union serving employees of Red Star Express Lines, Inc., who work in North Bergen, New Jersey.

324	2	A-K VALLEY LOWER BURRELL, PA	\$45,342,976.00	22925	WESTINGHOUSE O'HARA PITTSBURGH, PA	\$1,644,286.00	LOSS / DECLINING FIELD OF MEMBERSHIP
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Continuing Field of Membership: Multiple common bond credit union serving over 67 select employee and associational groups.

Merging Field of Membership: Single common bond credit union serving employees of the Westinghouse Electric Corporation who work in O'Hara Township, PA, field representatives and employees of field offices of the above company who are paid from O'Hara Township, PA.

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67389	3	ATLANTA POSTAL ATLANTA, GA	\$1,478,169,673.00	16328	#1 JONESBORO, GA	\$1,213,053.00	LOSS / DECLINING FIELD OF MEMBERSHIP
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Continuing Field of Membership: Employees of the United States Postal Service, including Postmasters and other officials or others who are paid by contract or salary under the authority of the Postmaster General.

Merging Field of Membership: Employees of Atlanta Wire Works, Inc. and Drytex, Inc. (operating under common ownership) who work in Clayton County, Georgia.

22421	3	CLEVELAND CENTER LAGRANGE, OH	\$22,552,196.00	3785	GREENLINE N RIDGEVILLE, OH	\$4,290,188.00	EXPANDED SERVICES
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Continuing Field of Membership: Persons who live, work, worship, or attend schools in and businesses and other legal entities located in Lorraine County, Ohio.

Merging Field of Membership: Persons who live, work, worship, or attend schools in and businesses and other legal entities located in the City of North Ridgeville in Lorraine County, Ohio.

61623	3	KEMBA FINANCIAL COLUMBUS, OH	\$207,206,694.00	60256	KEMBA LIVONIA, MI	\$15,487.00	EXPANDED SERVICES
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Continuing Field of Membership: Regular and part-time employees of the Kroger Company and its wholly owned subsidiaries who are paid from Columbus, OH.

Merging Field of Membership: Employees of the Michigan Branch of the Kroger Company and select groups.

INSURANCE REPORT OF ACTIVITY - DETAIL

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60869	3	HOCKING VALLEY	\$13,109,502.00	61531	PERRY	\$351,516.00
		ATHENS, OH			NEW LEXINGTON, OH	

Continuing Field of Membership: All persons residing, employed, attending school or worshipping within the geographic boundaries of Athens, Hocking, Meigs, Vinton, Jackson or Gallia Counties. Also included are associations of such persons.

Merging Field of Membership: Employees and family members of Lempco Industries, formerly of New Lexington, OH and ITT Industries, State.

14120	3	STARK	\$54,773,349.00	2838	REPUBLIC STEEL WORKERS	\$1,122,214.00	LOSS /
		CANTON, OH			CANTON, OH		DECLINING
							FIELD OF
							MEMBERSHIP

Continuing Field of Membership: Employees and members of the Boards of Education in Stark County, Ohio and more than 32 select groups.

Merging Field of Membership: Employees of Republic Steel Corporation, Republic Engineered Steel or Republic Storage Systems who work in Canton, Ohio.

65565	4	CEDAR FALLS COMMUNITY	\$46,504,227.00	64947	BANTAM EMPLOYEES	\$2,423,942.00	LOSS /
		CEDAR FALLS, IA			WAVERLY, IA		DECLINING
							FIELD OF
							MEMBERSHIP

Continuing Field of Membership: defined community around the city of Cedar Falls, Iowa

Merging Field of Membership: employees of Bantam, Inc. who work in Waverly, Iowa

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68021	4	COMMUNITY RESOURCE BAYTOWN, TX	\$145,240,000.00	67513	BAYTOWN TEACHERS BAYTOWN, TX	\$34,628,366.00	EXPANDED SERVICES
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Continuing Field of Membership: State Charter.

Merging Field of Membership: State charter.

64959	4	H.B.I. EMPLOYEES ST PAUL, MN	\$4,468,400.00	24651	CENTURY DIVERSIFIED MINNEAPOLIS, MN	\$886,248.00	POOR FINANCIAL CONDITION
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Continuing Field of Membership: Employees of Hubbard Broadcasting and several other small SEGs.

Merging Field of Membership: Employees of DMSI and several other small SEGs.

66271	4	CHAPMAN CO-OPERATIVE CHAPMAN, NE	\$29,356,732.00	66271	CHAPMAN CO-OPERATIVE CHAPMAN, NE	\$4,495,294.00	EXPANDED SERVICES
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Continuing Field of Membership: Members of the Archer Cooperative Association in Archer, Nebraska, and other individuals who work in the areas of rural or agricultural in the area.

Merging Field of Membership: Members of the Chapman Cooperative Credit Association in Merrick, Hall, Hamilton, and Howard Counties, Nebraska.

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67761	4	EAST TEXAS PROFESSIONAL LONGVIEW, TX	\$235,176,367.00	8621	DARCO EMPLOYEES MARSHALL, TX	\$709,113.00	POOR FINANCIAL CONDITION
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Continuing Field of Membership: State Charter

Merging Field of Membership: employees American Norit Company in Marshall, TX

14692	4	ASI HARAHAN, LA	\$191,697,861.00	13774	EVANGELINE PARISH VILLE PLATTE, LA	\$368,463.00	EXPANDED SERVICES
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Continuing Field of Membership: employees of Avondale Industries and subsidiary companies and hundreds of SEGs in Louisiana, as well as seven underserved areas, including Evangeline Parish.

Merging Field of Membership: employees of the Evangeline Parish School board.

60327	4	GALE GALESBURG, IL	\$24,175,509.00	65304	GALESBURG POSTAL GALESBURG, IL	\$2,258,856.00	EXPANDED SERVICES
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Continuing Field of Membership: State charter

Merging Field of Membership: State charter

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24359	4	CITY-COUNTY BROOKLYN CENTER, MN	\$434,663,314.00	24633	KINGDOM COVENANT CD ST PAUL , MN	\$482,746.00	LACK OF GROWTH
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Continuing Field of Membership: employees of the City of Minneapolis and Hennepin County, and numerous SEGs in the Twin Cities metro area.

Merging Field of Membership: members of approximately 25 churches and civic organizations in the Minneapolis area

13137	4	COASTLAND NEW ORLEANS, LA	\$76,691,407.00	9916	S P WESTWEGO, LA	\$2,891,931.00	EXPANDED SERVICES
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Continuing Field of Membership: Employees of ExxonMobil Company working in New Orleans, as well as other SEGs.

Merging Field of Membership: Employees of the Southern Pacific Transport Company who work in New Orleans and surrounding areas.

678	4	FAMILY 1ST OF TEXAS FT. WORTH, TX	\$14,217,057.00	67635	TARRANT AFFILIATED CONTRACTORS FORT WORTH, TX	\$1,325,724.00	POOR FINANCIAL CONDITION
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Continuing Field of Membership: employees of the US Postal Service in the Dallas Postal Region, several SEGs, and an underserved area in Fort Worth, TX

Merging Field of Membership: employees of several SEGs in Fort Worth, TX

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491	4	MOBILOIL BEAUMONT, TX	\$172,988,521.00	67457	TEX-US NEDERLAND, TX	\$10,075,133.00	POOR FINANCIAL CONDITION
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Continuing Field of Membership: Persons who live, work, worship or attend school in, and businesses and other legal entities located in Hardin, Jefferson, Orange, Jasper, and part of Newton Counties, Texas.

Merging Field of Membership: Employees of Ameripol Synpol, Inc.

13	4	E BATON ROUGE, LA	\$151,549,862.00	23566	VULCAN EMPLOYEES GEISMAR, LA	\$2,546,847.00	EXPANDED SERVICES
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Continuing Field of Membership: employees of ExxonMobil and subsidiaries who work in the state of Louisiana

Merging Field of Membership: employees of Vulcan Materials who work in Geismar, Louisiana

7667	5	IDAHY BOISE, ID	\$69,177,417.00	66072	BOISE BOISE, ID	\$16,870,299.00	EXPANDED SERVICES
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Continuing Field of Membership: Employees of the ID Transportation Dept. and of the ID Dept. of Law Enforcement who work in the state of ID, except those employees who work in the Fifth District, and select employer groups.

Merging Field of Membership: Employees of Boise Cascade Corp., and of contractors or employees of contractors of Boise Cascade, who work in the United States, and select employer groups.

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63261	5	ROCKY MOUNTAIN	\$95,470,204.00	8096	MONTANA CITIZENS COMMUNITY	\$7,280,951.00	EXPANDED SERVICES
		HELENA, MT			HELENA, MT		

Continuing Field of Membership: Persons who live or work in Lewis and Clark and Gallatin Counties, MT, and employees of the state of MT who live or are headquartered in multiple MT counties.

Merging Field of Membership: Persons who live, worship, work in, or attend school in, and businesses and other legal entities located in Broadwater, Jefferson, and Lewis and Clark Counties, MT.

8981	5	CITY OF OXNARD EMPLOYEES	\$13,604,933.00	19869	ST. JOHN'S OXNARD	\$7,292,310.00	EXPANDED SERVICES
		OXNARD, CA			OXNARD, CA		

Continuing Field of Membership: Employees of the City of Oxnard who work in Oxnard, CA, and select employer groups.

Merging Field of Membership: Doctors and employees of St. John's Regional Medical Center who work in or are paid from Oxnard, Port Hueneme and Camarillo, CA, and select employer groups.

13451	5	GOLDEN WEST CITIES GARDEN GROVE, CA	\$33,949,098.00	8612	WESTERN AVENUE WESTMINSTER, CA	\$4,207,070.00	LOSS / DECLINING FIELD OF MEMBERSHIP
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Continuing Field of Membership: Employees and elected and appointed officials of the Cities of Garden Grove, La Palma, Stanton, Tustin, and Westminster, CA, and select employer groups.

Merging Field of Membership: Employees of GKN Aerospace, and SDC Coatings, Inc., who work in or are paid from Orange County, CA.

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CHARTER CONVERSION: STATE TO FEDERAL

Charter No.	Region	Name and Location	Assets	Date of Action
68199 / 24729	5	SPOKANE CATHOLIC SPOKANE, WA	\$6,520,998	9/17/2004